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To: Yogesh GargInstitution: PTODate: 2/20

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Patent Application 09/655,520
Examiner: Garg, Yogesh

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Eli M. Noam, applicant

Feb 20, 2004

Dear Mr. Garg,

A few weeks ago, I re-filed with the PTO an amended application plus filing fee, and have now also sent by separate mail an additional filing fee of \$145, as requested.

Thank you for the advice on the filing date. I should clarify that I am not conducting this process *pro se*

1. I am an attorney myself, duly licensed in New York and the District of Columbia, as is my spouse, and I have regularly been giving lectures on intellectual property issues. I have taught for several years at the Columbia Law School.
2. I have been advised and closely supported in preparing the amendments by an experienced intellectual property law firm, Gary D. Yanker, PLC, of Arizona and New York.

On the substantive matter of the application, I draw upon many years of work on electronic transactions, beyond my employment as Director of the Columbia University Institute for Tele-Information. My contributions to this field are indicated by such appointments as

1. Member of the President's Information Technology Advisory Committee, 2003-present
2. Member of the National Research Council's task forces on broadband communications
3. member of the National Research Council's task force on R&D in telecommunications
4. Member of the IRS advisory committee on information system modernization

5. Honorary Fellow, National Engineering Consortium
6. Member, Governor's Task Force on New Media
7. Member, New York Public Service Commission
8. Member, Scientific Board, Institute de L'Audiovisuel et
Telecommunication en Europe
9. Member, Faculty Steering Committee of the Centre National de la
Recherche Scientifique, Paris, France.
10. Member, Advisory Committee for the Federal FTS-2000 network,
General Services Administration
11. Member, Scientific Advisory committee, France Telecom

I mention this to indicate that whatever the merits of my application might be, they are the result of serious background in the IT field and its transactions, and in the law.

Based on this background, I believe that the core of the innovation proposed, that of e-payments and intelligence inside the information packets themselves, is totally innovative, and has potentially far-reaching uses. None of the other e-payment patents of the prior art is in-packet.

If you would like to discuss this further with me, I will be available, in person, over the phone (212-864 3776), or by email. (enoam2@yahoo.com).

Many thanks for your attention,



Eli Noam